

Illinois Administrative Code

TITLE 50: INSURANCE

SUBCHAPTER L: PROVISIONS APPLICABLE TO ALL COMPANIES

PART 906: ILLEGAL GROUPS AND UNFAIR RATE DISCRIMINATION

Section

906.10 Authorizations

AUTHORITY: Implementing and authorized by Section 401 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 1013).

SOURCE: Filed February 11, 1959, effective March 1, 1959; codified at 6 Ill. Reg. 14340.

906.10 Authorizations

- a) No companies authorized to do business in Illinois shall give, offer, allow or make available to any insured a differentiation in rate or coverage in this State based solely upon membership in any group or association. This is in accordance with the Illinois Insurance Code which requires that filings of rates, rating plans or forms covering risks in this State shall not be unfairly discriminatory.
- b) Furthermore, there are no enabling statutes in Illinois which authorize the writing of group fire, casualty, inland marine or surety insurance. The effect of the Illinois Law is to require that all fire, casualty, inland marine or surety insureds of the same class shall be treated alike.
- c) The regulation is not applicable where the Illinois Insurance Code specifically authorizes the grouping of risks.